

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TENNESSEE  
NORTHERN DIVISION AT KNOXVILLE**

<b>In re:</b>	:	
	:	
<b>ROBERT FORD INSURANCE</b>	:	<b>Case No. 21-30224-SHB</b>
<b>AGENCY, INC.</b>	:	<b>Chapter 11</b>
	:	
<b>Debtor.</b>	:	

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**OBJECTION TO MOTION OF ROBERT FORD INSURANCE AGENCY, INC. FOR  
USE OF CASH COLLATERAL AND REQUEST FOR PRELIMINARY EMERGENCY  
HEARING**

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Robert W. Regal (“Regal”) by and through his counsel, Gordon Rees Scully Mansukhani, LLP, hereby filed his Objection to Motion of Robert Ford Insurance Agency, Inc. for Use of Cash Collateral and Request for Preliminary Emergency Hearing (this “Objection”) and in support thereof, states as follows:

1. On December 1, 2019, Robert Ford Insurance Agency, Inc. (“Debtor”) executed a Promissory Note (the “Note”) payable to Regal in the face amount of \$250,000. Pursuant to the Note, Debtor is required to make monthly payments of \$2,651.64.

2. The Note is secured by a security interest in substantially all of Debtor’s assets. On March 17, 2020, Regal filed a UCC Financing Statement with the Division of Business Services for the Department of State. A true and correct copy of the UCC Financing Statement is attached hereto as **Exhibit 1** and incorporated herein by reference.

3. On February 11, 2021 (the “Petition Date”), Debtor filed its voluntary petition for relief under Chapter 11 of Title 11 of the United States Code (the “Bankruptcy Code”). Pursuant to §§ 1107 and 1108 of the Bankruptcy Code, Debtor continues to operate its business and remains a debtor-in-possession.

4. On February 19, 2021, Debtor filed its Motion of Robert Ford Insurance Agency, Inc. for Use of Cash Collateral and Request for Preliminary Emergency Hearing [Docket No. 14] (the “Motion”) seeking authority to use cash collateral.

5. Debtor’s Motion does not reference Regal’s lien and fails to provide adequate protection to Regal, as required by the Bankruptcy Code.

6. Regal thereby objects to entry of an order authorizing the use of cash collateral until Debtor provides Regal with adequate protection.

7. Regal reserves the right to supplement this Objection prior to any final hearing on Debtor’s Motion.

Dated: March 11, 2021.

GORDON REES SCULLY MANSUKHANI, LLP

/s/ JK Elkin  
JK Elkin (TN#: 017231)  
Samantha C. Gerken (TN#: 033582)  
GORDON REES SCULLY MANSUKHANI, LLP  
3401 Mallory Lane, Suite 120  
Franklin, Tennessee 37067  
Phone: (615) 772-9000  
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Email: sgerken@grsm.com  
*Counsel for Robert Regal*

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on March 11, 2021, a true and correct copy of the foregoing **Objection to Motion of Robert Ford Insurance Agency, Inc. for Use of Cash Collateral and Request for Preliminary Emergency Hearing** was filed electronically via the Court's CM/ECF, which will send notification of such filing to all counsel of record.

/s/ JK Elkin  
JK Elkin

# **EXHIBIT 1**



**Tre Hargett**  
Secretary of State

**Division of Business Services**  
**Department of State**  
State of Tennessee  
312 Rosa L. Parks AVE, 6th FL  
Nashville, TN 37243-1102

ROBERT REGAL  
736 BLUE BEECH DR  
MARYVILLE, TN 37803-3377

March 17, 2020 6:25 PM

Financing Statement Doc #: 432153768  
DLN #: B0838-9733

### UCC Financing Statement Acknowledgment

This acknowledges the filing of the attached UCC1 document. Please review the data to ensure database information corresponds with information on the submitted UCC form. In the event a discrepancy is found, please note the error and return the entire package to our office. If we may be of any further service to you, please contact us at the number noted below.

Tre Hargett  
Secretary of State

Enclosures: Original Documents

#### DEBTOR INFORMATION

ROBERT FORD INSURANCE AGENCY INC 8421 KINGSTON PIKE  
KNOXVILLE, TN 37919-5352

#### SECURED PARTY INFORMATION

REGAL, ROBERT W 736 BLUE BEECH DR  
MARYVILLE, TN 37803-3377

#### RECORDING TAX

Maximum principal indebtedness for Tennessee recording tax purposes is: \$250,000.00

#### FILING INFORMATION

Financing Statement Doc #: 432153768  
Filing Date: 3/17/2020 6:24 PM  
Lapse Date: 3/17/2025 11:59 PM

#### Document Receipt

Receipt #: 5386047	Fees Paid:	\$15.00
	Taxes Paid:	\$285.20
Payment-Credit Card Ref #: 3777872248		\$300.20



432153768

This is a representation of a document created electronically at the Tennessee Secretary of State's web site.

Financing Statement Doc #: 432153768

FILED: 3/17/2020 6:24 PM

Tre Hargett, Secretary of State

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

**FINANCING STATEMENT**

A. NAME &amp; PHONE OF CONTACT AT FILER (Optional)

ROBERT REGAL (865) 567-9387

B. EMAIL OF CONTACT AT FILER (Optional)

Roberto.regal8@gmail.com

C. SEND ACKNOWLEDGMENT TO: (Name and Address)

ROBERT REGAL  
736 BLUE BEECH DR  
MARYVILLE, TN 37803-3377

**DEBTORS**

1. DEBTOR'S NAME

a. ORGANIZATION'S NAME  
ROBERT FORD INSURANCE AGENCY INC

OR b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S) INITIAL(S)

SUFFIX

c. MAILING ADDRESS

8421 KINGSTON PIKE

d. CITY

KNOXVILLE

STATE

TN

POSTAL CODE

37919-5352

COUNTRY

USA

**SECURED PARTIES**

1. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY)

a. ORGANIZATION'S NAME

OR b. INDIVIDUAL'S SURNAME

REGAL

FIRST PERSONAL NAME

ROBERT

ADDITIONAL NAME(S) INITIAL(S)

W

SUFFIX

c. MAILING ADDRESS

736 BLUE BEECH DR

d. CITY

MARYVILLE

STATE

TN

POSTAL CODE

37803-3377

COUNTRY

USA

COLLATERAL: This financing statement covers the following collateral:

Renewals of premiums, Economic Interest of agency sale value, Termination Premium Payment

Maximum principal indebtedness for Tennessee recording tax purposes is:

\$250,000.00

Check only if applicable and check only one box: Collateral is☐ held in a Trust☐ being administered by a Decedent's Personal RepresentativeCheck only if applicable and check only one box:☐ Public-Finance Transaction☐ Manufactured-Home Transaction☐ A Debtor is a Transmitting UtilityCheck only if applicable and check only one box:☐ Agricultural Lien☐ Non-UCC Filing

ALTERNATIVE DESIGNATION (if applicable):

☐ Lessee/Lessor☐ Consignee/Consignor☐ Seller/Buyer☐ Bailee/Bailor☐ Licensee/Licensor

OPTIONAL FILER REFERENCE DATA:

NOTE: All information on this form is public record.